

**Information to identify the case:**

Debtor 1	Alicia Jones	Social Security number or ITIN xxx-xx-5039
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
	First Name    Middle Name    Last Name	EIN _____
United States Bankruptcy Court    District of New Jersey		
Case number: <b>18-32198-VFP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alicia Jones  
fka Alicia Jacobson Jones

11/27/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**  
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Alicia Jones  
Debtor

Case No. 18-32198-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 53

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db +Alicia Jones, 59 Brookdale Avenue, Newark, NJ 07106-1813  
aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibaltar Drive, Suite 2F,  
Morris Plains, NJ 07950-1287  
r +KW Midtown Direct Realty, 223 Mountain Avenue, Springfield, NJ 07081-2213  
cr +Wilmington Savings Fund Society, FSB, d/b/a Christ, RAS Crane LLC,  
10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461  
517860859 +Cardiac Care of North Jersey, 340 East Northfield Road, Suite 2C,  
Livingston, NJ 07039-4892  
517860863 +Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300  
517860864 +Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329  
517860865 +Equifax, POB 740241, Atlanta, GA 30374-0241  
517860866 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
517860867 +Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247  
517860869 +KML Law Group PC, 216 Haddon Avenue, ste 406, Collingswood, NJ 08108-2812  
517860870 +New Jersey Anesthesia Associates, 200 S Orange Ave, Livingston, NJ 07039-5817  
517860871 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046  
518064217 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695-0245)  
517860879 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
517958300 U.S. Bank National Association, as Trustee, c/o Wells Fargo Bank, N.A. as Servicer,  
Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
517860882 +Unified Vailsburg Services, 42 Richelieu Terrace, Newark, NJ 07106-1634  
517963699 +Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931  
517973622 +WILMINGTON SAVINGS FUND SOCIETY, 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546  
517973040 Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605  
517873151 +Wilmington Savings Fund Society, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,  
Duluth, GA 30097-8461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: BNC@magttrustee.com Nov 28 2019 00:04:25 Marie-Ann Greenberg,  
Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 28 2019 00:03:43 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 28 2019 00:03:38 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
PO BOX 41021, Norfolk, VA 23541-1021  
517860857 +EDI: CINGMIDLAND.COM Nov 28 2019 04:23:00 AT&T Mobility, 1025 Lenox Park Blvd. NE,  
Atlanta, GA 30319-5309  
517922234 EDI: BECKLEE.COM Nov 28 2019 04:23:00 American Express National Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517860856 +EDI: AMEREXPRESS.COM Nov 28 2019 04:23:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
El Paso, TX 79998-1540  
517894207 +EDI: PRA.COM Nov 28 2019 04:23:00 Bureaus Investment Group Portfolio No 15 LLC,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
517860858 EDI: CAPITALONE.COM Nov 28 2019 04:23:00 Capital One Bank USA N., 15000 Capital One Drive,  
Richmond, VA 23238  
517860860 +EDI: CHASE.COM Nov 28 2019 04:23:00 Chase Card Services, Correspondence Dept.,  
Po Box 15298, Wilmington, DE 19850-5298  
517860861 +Fax: 602-659-2196 Nov 28 2019 00:36:10 Chex System, 7805 Hudson Road, suite 100,  
Saint Paul, MN 55125-1703  
517860862 +EDI: CITICORP.COM Nov 28 2019 04:23:00 Citibank, PO Box 6241,  
Sioux Falls, SD 57117-6241  
517957551 +EDI: AIS.COM Nov 28 2019 04:23:00 DirecTV, LLC, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517860868 +EDI: IRS.COM Nov 28 2019 04:23:00 Internal Revenue Service, P.O. Box 804527,  
Cincinnati, OH 45280-4527  
517860872 +E-mail/Text: bnc@nordstrom.com Nov 28 2019 00:02:57 Nordstrom FSB, Attn: Bankruptcy,  
Po Box 6555, Englewood, CO 80155-6555  
517860873 +E-mail/Text: bankruptcy@onlineis.com Nov 28 2019 00:04:11 Online Collections,  
Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489  
517973105 EDI: PRA.COM Nov 28 2019 04:23:00 Portfolio Recovery Associates, LLC, c/o Gap,  
POB 41067, Norfolk VA 23541  
517973106 EDI: PRA.COM Nov 28 2019 04:23:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541  
517860874 +EDI: PRA.COM Nov 28 2019 04:23:00 Portfolio Recovery, Po Box 41021,  
Norfolk, VA 23541-1021  
517860875 +E-mail/Text: bankruptcy@savit.com Nov 28 2019 00:04:33 SaVit Collection Agency,  
Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250  
517860876 +E-mail/Text: bkteam@selenefinance.com Nov 28 2019 00:02:53 Selene Finance, Po Box 422039,  
Houston, TX 77242-4239

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 53

Date Rcvd: Nov 27, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517863432 +EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517860877 +EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank, PO BOX 960061,  
Orlando, FL 32896-0061  
518557181 +EDI: AIS.COM Nov 28 2019 04:23:00 TD Bank, USA, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517860880 E-mail/Text: DASPUBREC@transunion.com Nov 27 2019 23:59:06 TransUnion,  
555 W. Adams Street, Chicago, IL 60661  
517860878 EDI: WTRRNBNK.COM Nov 28 2019 04:23:00 Target, Target Card Services,  
Mail Stop NCB-0461, Minneapolis, MN 55440  
517860881 +EDI: ECMC.COM Nov 28 2019 04:23:00 U.S. Department of Education, Ecmc/Bankruptcy,  
Po Box 16408, Saint Paul, MN 55116-0408  
517860883 +EDI: VERIZONCOMB.COM Nov 28 2019 04:23:00 Verizon, P.O Box 4833, Trenton, NJ 08650-4833  
517860884 EDI: WFFC.COM Nov 28 2019 04:23:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,  
Greenville, SC 29606  
517860886 EDI: WFFC.COM Nov 28 2019 04:23:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701  
517952069 EDI: WFFC.COM Nov 28 2019 04:23:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
517860885 +EDI: WFFC.COM Nov 28 2019 04:23:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net  
Laura M. Egerman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michelle Labayen on behalf of Debtor Alicia Jones michelle@labayenlaw.com, silvia@labayenlaw.com:giovanna@labayenlaw.com  
Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust rsolarz@kmllawgroup.com  
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net  
Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE2, Asset-Backed Pass-Through Certificates, Series 2007-WFHE2 ecf@powerskirk.com  
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE2, Asset-Backed Pass-Through Certificates, Series 2007-WFHE2 ecf@powerskirk.com

TOTAL: 11